

United States Bankruptcy Court  
Eastern District of Wisconsin

In re:  
Jeanne M. Kurimski  
Debtor

Case No. 19-20601-beh  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0757-2  
Date Rcvd: Nov 08, 2022

User: adkt  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 36

The following symbols are used throughout this certificate:

**Symbol Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2022:**

Recip ID	Recipient Name and Address
db	+ Jeanne M. Kurimski, 1646 Birchwood Drive, Green Bay, WI 54304-2937
aty	+ Ally Financial Inc., C/O Joshua J. Brady, Galanis, Pollack, Jacobs & Johnson, S.C., 839 N. Jefferson Street, Suite 200 Milwaukee, WI 53202-3733
10773163	+ Phillip George Kurimski, 2485 S. Point Road, Green Bay, WI 54313-5522
10773172	+ Washtenaw/Central Mortgage Company, 801 John Barrow Rd Ste 1, Little Rock, AR 72205-6511
10773171	+ Washtenaw/Central Mortgage Company, Attention: Bankruptcy, 801 John Barrow Rd. Suite 1, Little Rock, AR 72205-6599

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: WISCDEPREV.COM	Nov 09 2022 04:03:00	Wisconsin Department Of Revenue, Special Procedures Unit, P.O. Box 8901, Madison, WI 53708-8901
cr	Email/Text: BKNOTICES@GRAY-LAW.COM	Nov 08 2022 23:00:00	Lakeview Loan Servicing LLC, c/o Gray & Associates, L.L.P., 16345 West Glendale Drive, New Berlin, WI 53151-2841
cr	+ EDI: RMSC.COM	Nov 09 2022 04:03:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
10786042	EDI: GMACFS.COM	Nov 09 2022 04:03:00	Ally Capital, PO Box 130424, Roseville, MN 55113-0004
10773150	+ EDI: GMACFS.COM	Nov 09 2022 04:03:00	Ally Financial, Attn: Bankruptcy, PO Box 380901, Bloomington, MN 55438-0901
10773151	+ EDI: GMACFS.COM	Nov 09 2022 04:03:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
10773153	+ EDI: TSYS2	Nov 09 2022 04:03:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
10773152	+ EDI: TSYS2	Nov 09 2022 04:03:00	Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
10773154	+ EDI: CAPITALONE.COM	Nov 09 2022 04:03:00	Capital One NA, Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
10773155	+ EDI: CAPITALONE.COM	Nov 09 2022 04:03:00	Capital One NA, PO Box 26625, Richmond, VA 23261-6625
10807662	Email/PDF: bncnotices@becket-lee.com	Nov 08 2022 23:16:29	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
10828762	+ Email/Text: RASEBN@raslg.com	Nov 08 2022 22:59:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
10773159	+ Email/Text: bkcy@creditmgt.com	Nov 08 2022 22:59:00	Credit Management, LP, PO Box 1654, Green Bay, WI 54305-1654

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10773158	+ EDI: CMIGROUP.COM	Nov 09 2022 04:03:00	Credit Management, LP, Attn: Bankruptcy, PO Box 118288, Carrollton, TX 75011-8288
10773160	+ EDI: DCI.COM	Nov 09 2022 04:03:00	Diversified Consultants, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-2805
10773156	EDI: JPMORGANCHASE	Nov 09 2022 04:03:00	Chase Card, Attn: Correspondence Dept, PO Box 15298, Wilmington, DE 19850
10773157	EDI: JPMORGANCHASE	Nov 09 2022 04:03:00	Chase Card, Po Box 15298, Wilmington, DE 19850
10773161	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 08 2022 22:59:00	Kohls/Capital One, PO Box 3043, Milwaukee, WI 53201-3043
10773162	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 08 2022 22:59:00	Kohls/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
10788925	+ Email/Text: MtgBankruptcy@arvest.com	Nov 08 2022 22:59:00	Lakeview Loan Servicing LLC, c/o Arvest Central Mortgage Company, 801 John Barrow Road, Suite 1, Little Rock, AR 72205-6599
11807775	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 08 2022 22:59:00	Lakeview Loan Servicing, LLC, c/o Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9096
10806841	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 08 2022 22:59:00	MIDLAND FUNDING LLC, MIDLAND CREDIT MANAGEMENT, INC. as agent, for MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
10774354	+ EDI: RECOVERYCORP.COM	Nov 09 2022 04:03:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
10777676	EDI: Q3G.COM	Nov 09 2022 04:03:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
10773164	Email/Text: amieg@stcol.com	Nov 08 2022 22:59:00	State Collection Service, Attention: Bankruptcy, PO Box 6250, Madison, WI 53716
10773165	Email/Text: amieg@stcol.com	Nov 08 2022 22:59:00	State Collection Service, PO Box 6250, Madison, WI 53701
10773166	+ EDI: RMSC.COM	Nov 09 2022 04:03:00	Synchrony Bank/GAP, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
10773167	+ EDI: RMSC.COM	Nov 09 2022 04:03:00	Synchrony Bank/GAP, PO Box 965005, Orlando, FL 32896-5005
10773168	+ EDI: RMSC.COM	Nov 09 2022 04:03:00	Synchrony Bank/Sams Club, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
10773169	+ EDI: RMSC.COM	Nov 09 2022 04:03:00	Synchrony Bank/Sams Club, PO Box 965005, Orlando, FL 32896-5005
10773170	+ EDI: RMSC.COM	Nov 09 2022 04:03:00	Synchrony Bank/Toys R Us, PO Box 965005, Orlando, FL 32896-5005
TOTAL: 31			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

**belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 10, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2022 at the address(es) listed below:**

Name	Email Address
Christopher C. Drout	on behalf of Creditor Lakeview Loan Servicing LLC cdrou@gray-law.com bknotices@gray-law.com;bknotice@gmail.com
Jay J. Pitner	on behalf of Creditor Lakeview Loan Servicing LLC bknotices@gray-law.com;bknotice@gmail.com
Joshua J. Brady	on behalf of Attorney Ally Financial Inc. jbrady@gpjlw.com jjohnson-schafer@gpjlw.com
Matthew R DeMark	on behalf of Debtor Jeanne M. Kurimski matt@riverwoodlas.com demarkmr89639@notify.bestcase.com;crystal@riverwoodlas.com
Office of the U. S. Trustee	ustpregion11.mi.ecf@usdoj.gov
Rebecca R. Garcia	filings@ch13oshkosh.com
Rebecca R. Garcia	on behalf of Trustee Rebecca R. Garcia filings@ch13oshkosh.com

TOTAL: 7

**Information to identify the case:**

Debtor 1

Jeanne M. Kurimski

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7906

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Eastern District of Wisconsin

Case number: 19-20601-beh

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeanne M. Kurimski

11/8/22**By the court:** Beth E. Hanan

United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**